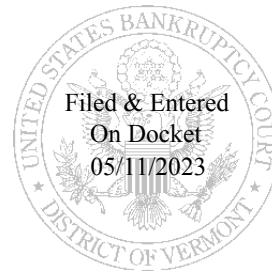


UNITED STATES BANKRUPTCY COURT  
DISTRICT OF VERMONT

In re: LISA A. TRACY ) Case No.: 19-10355  
                        )  
                        )  
                        ) Chapter 13  
Debtor               )  
                        )  
                        )



**ORDER DETERMINING THAT THE DEBTOR HAS CURED ALL PRE-PETITION MORTGAGE  
DEFAULTS AND IS CURRENT POST-PETITION ON MORTGAGE PAYMENTS TO U.S.  
BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES IV  
TRUST/SN SERVICING CORPORATION, THROUGH SEPTEMBER 2022**

Upon motion of the Chapter 13 Trustee pursuant to Fed.Rules Bankr.Proc. Rule 3002.1(h), for an order determining that the debtor in this case is current on their mortgage payments to *SN Servicing Corporation*. Service of the motion and notice having been given to the mortgagee, debtor, and debtor's attorney, and based upon the representations made at the hearing held on March 10, 2023,

NOW THEREFORE,

IT IS ORDERED AND DETERMINED AS FOLLOWS:

- (1) the debtor has cured, by mortgage modification, any mortgage arrearage or default existing on the date that this bankruptcy case was filed;
- (2) the debtor, by their payments through the Office of the Chapter 13 Trustee, has made all payments due through September 1, 2022, including all monthly payments and any other charges or amounts due under their mortgage to *SN Servicing Corporation*;
- (3) the debtor's first post-bankruptcy mortgage payment made directly by the debtors to the mortgagee was due October 1, 2022;
- (4) the mortgagee shall be precluded from disputing that the debtor is current (as set forth herein) in any other proceeding as of September 2022;

(5) the mortgagee is enjoined from taking any action with respect to the debtor's mortgage account which is inconsistent with the debtor's status as being current in their mortgage payments, including but not limited to, the assessment, listing, noticing or billing of charges, fees or expenses on the debtor's account, during the term of the Plan which have not been properly noticed and paid by the trustee.



---

Hon. Heather Z. Cooper  
United States Bankruptcy Judge

May 11, 2023  
Burlington, Vermont